

In re:  
Paul A. Chambers, Jr.  
Debtor

Case No. 22-13211-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Mar 31, 2023

Form ID: 318

Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:**

Recip ID	Recipient Name and Address
db	+ Paul A. Chambers, Jr., 45 Maffet Lane, Coatesville, PA 19320-6645
14739444	Barbara Fletcher, 45 Maffet Lane, Coatesville, PA 19320-6645
14739449	Dermpath Diagnostics, PO Box 629033, El Dorado Hills, CA 95762-9033
14739451	+ Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499
14739452	+ Paoli Family Medicine, 250 W Lancaster Plk #120, Paoli, PA 19301-2200
14739455	+ Sadsbury Township, PO Box 261, Sadsburyville, PA 19369-0261
14739456	Sardella Eye Associates, 1810 E. Lincoln Highway, Coatesville, PA 19320-2408
14739457	+ Sun East F.C.U., PO Box 2231, Aston, PA 19014-0231
14739458	+ Sun East FCU, PO Box 2231, Aston, PA 19014-0231
14739460	+ Travelers, One Tower Square, Hartford, CT 06183-0002
14739462	+ Wayfair Credit Card/Citibank Customer Service, PO Box 6500, Sioux Falls, SD 57117-6500

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BTPDERSHAW.COM	Apr 01 2023 03:45:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Mar 31 2023 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14739442	Email/PDF: bncnotices@becket-lee.com	Mar 31 2023 23:49:56	American Express, PO Box 981535, El Paso, TX 79998-1535
14739443	Email/Text: GSBankElectronicBankruptcyNotice@google.com	Mar 31 2023 23:43:00	Apple Card/Goldman Sachs, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-6112
14739445	+ EDI: CITICORP.COM	Apr 01 2023 03:39:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14739446	+ EDI: CAPITALONE.COM	Apr 01 2023 03:39:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14739447	+ EDI: WFNNB.COM	Apr 01 2023 03:39:00	Comenity Capital Bank/Overstock, 12921 South Vista Station Blvd, Draper, UT 84020-2377
14739448	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 31 2023 23:49:47	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
14739450	EDI: IRS.COM	Apr 01 2023 03:39:00	IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14739453	EDI: PENNDEPTREV	Apr 01 2023 03:45:00	Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14739453	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 31 2023 23:43:00	Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14739882	EDI: PENNDEPTREV	Apr 01 2023 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA

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17128-0946

14739882	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 31 2023 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14739454	+ Email/PDF: ebnotices@pnmac.com	Mar 31 2023 23:49:52	Pennymac Loan Services LLC, Attn: Correspondence Unit, PO Box 950002, Fort Worth, TX 76155-9802
14739459	EDI: RMSC.COM	Apr 01 2023 03:39:00	SYNCB/AMAZON PLCC, PO Box 965015, Orlando, FL 32896-5015
14739461	+ Email/Text: dbogucki@trumark.org	Mar 31 2023 23:44:00	Trumark Financial, 335 Commerce Drive, PO Box 8127, Fort Washington, PA 19034-8127

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14739883	*	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2023 at the address(es) listed below:

Name	Email Address
JOHN A. GAGLIARDI	on behalf of Debtor Paul A. Chambers Jr. jagliardi@wgflaw.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com
TERRY P. DERSHAW	td@ix.netcom.com PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Paul A. Chambers Jr.	Social Security number or ITIN xxx-xx-1052
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 22-13211-amc		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Paul A. Chambers Jr.

3/30/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**